

In re:  
Megan N. Schmidt  
Debtor

Case No. 23-12049-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 01, 2024

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2024:

Recip ID	Recipient Name and Address
db	+ Megan N. Schmidt, 1518 Liberty Avenue, Reading, PA 19607-2049
14797933	+ Enerbank USA, 5109 S. Broadbend Lane, Suite 400, Sioux Falls, SD 57108-2241
14797938	+ Old Navy, Barclays Bank, P. O. Box 8803, Wilmington, DE 19899-8803
14823343	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14797923	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 02 2024 00:16:00	Apple Card, GS Bank USA, P. O. Box 7247, Philadelphia, PA 19170-0001
14797924	Email/Text: BarclaysBankDelaware@tsico.com	Aug 02 2024 00:17:00	Barclays Bank Delaware, 125 S. West St., Wilmington, DE 19801-5014
14797925	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2024 00:31:26	Best Buy/CBNA, P. O. Box 6497, Sioux Falls, SD 57117-6497
14797926	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2024 00:31:39	Best Buy/CBNA, 5800 S. Corporate Pl., Sioux Falls, SD 57108-5027
14797927	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 02 2024 00:17:00	Boscov's, Comenity Bank, P. O. Box 182120, Columbus, OH 43218-2120
14797929	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 02 2024 00:16:00	Citizens Bank, P. O. Box 7092, Bridgeport, CT 06601
14797928	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 02 2024 00:31:58	Care Credit, Synchrony Bank, P. O. Box 965036, Orlando, FL 32896-5036
14822909	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2024 00:20:08	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14797930	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 02 2024 00:16:00	Citizens Card Services, 1000 Lafayette Gill, Bridgeport, CT 06604-4728
14797931	+ Email/Text: mediamanagers@clientservices.com	Aug 02 2024 00:16:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14797932	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 02 2024 00:17:00	Comenity Bank - Ultamate Rewards, P. O. Box 182120, Columbus, OH 43218-2120
14797934	Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Aug 02 2024 00:17:00	EnerbankUSA, 650 S. Main St., Ste. 1000, Salt Lake City, UT 84101-2844
14797935	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 02 2024 00:19:36	JPMCB - Card Services, P. O. Box 15298, Wilmington, DE 19850-5298
14797922	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 02 2024 00:19:29	Amazon, JPMCB Card, P. O. Box 15369, Wilmington, DE 19850
14825790	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		

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		Aug 02 2024 00:16:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14797936	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Aug 02 2024 00:32:25	Lowe's, Synchrony Bank, P. O. Box 965005, Orlando, FL 32896-5005
14797937	^ MEBN		
		Aug 02 2024 00:12:26	Northstar Location Services LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
14800163	^ MEBN		
		Aug 02 2024 00:12:34	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14837283	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 02 2024 00:46:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14797939	Email/PDF: ebnotices@pnmac.com		
		Aug 02 2024 00:31:16	PennyMac Loan Services LLC, P. O. Box 950002, Fort Worth, TX 76155-9802
14800295	^ MEBN		
		Aug 02 2024 00:12:35	PennyMac Loan Services, LLC, C/O KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14834713	+ Email/PDF: ebnotices@pnmac.com		
		Aug 02 2024 00:31:12	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14821542	Email/Text: bnc-quantum@quantum3group.com		
		Aug 02 2024 00:17:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14829433	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com		
		Aug 02 2024 00:17:00	Regions Bank DBA EnerBank USA, 650 S Main Street, Suite 1000, Salt Lake City, UT 84101-2844
14837592	Email/Text: bncmail@w-legal.com		
		Aug 02 2024 00:17:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
14797940	+ Email/Text: bncmail@w-legal.com		
		Aug 02 2024 00:17:00	Target Card Services, P. O. Box 9500, Minneapolis, MN 55440-9500
14797941	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		Aug 02 2024 00:32:18	U.S. Dept. of HUD, 451 Seventh St. SW, Washington, DC 20410-0001
14797942	+ Email/Text: bkelectronicnotices@usaa.com		
		Aug 02 2024 00:16:00	USAA Savings Bank, P. O. Box 33009, San Antonio, TX 78265-3009
14797943	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Aug 02 2024 00:19:34	Wal-Mart, Capital One, P. O. Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfbis.com
DAVID S. GELLERT	on behalf of Debtor Megan N. Schmidt dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Megan N. Schmidt	)	Case No. 23-12049-pmm
aka Megan N. Lebron	)	
aka Megan N. Rodriguez	)	
	)	Chapter: 13
Debtor(s).	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: August 1, 2024

For The Court

Patricia M. Mayer  
Judge, United States Bankruptcy Court